

Privacy Disclosure – Notice of your Financial Privacy Right

We value your business and work diligently to protect the confidentiality and security of your personal information.

Federal law requires that we report to you the manner in which we collect and share your personal information. It also prescribes the form in which we do this. The information and prescribed format are below.

If you should have any questions about information displayed below please Contact Us. Thank you.

Who we are

Who is providing this notice?

National Bank of Middlebury

What we do

How does National Bank of Middlebury protect my personal information?

To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.

How does National Bank of Middlebury collect my personal information?

We collect your personal information, for example, when you:

- Open an account or deposit money
- Pay your bills or apply for a loan
- Use your debit card
- We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

Sharing for affiliates' everyday business purposes—information about your creditworthiness

Affiliates from using your information to market to you

Sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing.

Definitions

Affiliates:

Companies related by common ownership or control. They can be financial or non-financial companies.

Community Financial Services Group

Middlebury National Corporation

Non-Affiliates: Companies not related by common ownership or control. They can be financial and non-financial companies. NBM does not share with non-affiliates so they can market to you.

Joint Marketing: A formal agreement between non-affiliated financial companies that together market financial products or services to you. NBM does not do joint marketing with non-affiliates.

Other Important Information

This notice describes our current information privacy policies and practices, but we reserve the right to make changes in them in the future. You will be notified in writing of any change.

This Notice of Your Financial Privacy Rights does not apply to business customers and is not intended to create a contract or to enlarge the bank's legal obligations. What does National Bank of Middlebury do with your personal information?

Facts	What does NBM do with your personal information?
Why	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some, but not all, sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What	The types of personal information we collect and share depend on the product or service you have with us. This information can include: Social Security number, income and address, Account balances, payment history, and account usage, Credit history and credit scores. When you are no longer our customer, we continue to share your information as described in this notice.
How	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons National Bank of Middlebury chooses to share; and whether you can limit this sharing.

Facts	Does National Bank of Middlebury share?	Can you limit sharing?
For our everyday business purposes—such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	YES	NO
For our marketing purposes—to offer our products and services to you	YES	NO
For joint marketing with other financial companies	NO	We do not share
For our affiliates' everyday business purposes—information about your transactions and experiences	NO	We do not share
For our affiliates' everyday business purposes—information about your creditworthiness	NO	We do not share
For our affiliates to market to you	NO	We do not share
For non-affiliates to market to you	NO	We do not share

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